



DENVER WATER

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DISCLOSURE TO EMPLOYMENT APPLICANT REGARDING PROCUREMENT OF AN INVESTIGATIVE CONSUMER REPORT

In connection with your application for employment, please be advised that we may conduct a reference check. This reference check, also known as an investigative consumer report, may include information as to your character, general reputation, personal characteristics and mode of living. This information may be obtained by contacting your previous employers and/or references supplied by you or others.

Please be advised that you have the right to request, in writing, within a reasonable time, that we make a complete and accurate disclosure of the nature and scope of the information requested. Such disclosure will be made to you within 5 days of the date on which we receive the request from you or within 5 days of the time the report was first requested, whichever is later.

The Fair Credit Reporting Act gives you specific rights in dealing with consumer reporting agencies. You will be given a summary of these rights together with this document.

PLEASE KEEP THIS FOR YOUR RECORDS

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you -- such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

•You must be told if information in your file has been used against you. Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.

•You can find out what is in your file. At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.

•You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data-- of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

•Inaccurate information must be corrected or deleted. A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

•You can dispute inaccurate items with the source of the information. If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In

addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

•Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.

•Access to your file is limited. A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.

•Your consent is required for reports that are provided to employers, or reports that contain medical information. A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.

•You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.

•You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

<u>The FCRA gives several different federal agencies authority to enforce the FCRA:</u>	
For Questions or Concerns Regarding: CRAs, creditors and others not listed below	Please Contact: Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 202-326-3761
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Controller of the Currency/Compliance Management Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Consumer and Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Admin. 1775 Duke Street Alexandria, VA 22314 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corp. Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board of Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator GIPSA Washington, DC 20250 202-720-7051



APPLICANT INFORMATION (PLEASE PRINT LEGIBLY)

LAST: _____ FIRST: _____ MI: _____

PREVIOUS NAME (S): (maiden / marriage etc.) _____

CURRENT ADDRESS: _____ CITY: _____ STATE _____ ZIP: _____

SSN: _____ BIRTH DATE: _____

DRIVERS LICENSE # _____ STATE: _____

PREVIOUS ADDRESSES: (Include dates of residence. Attach additional sheet, if necessary)

Street	City	State / Zip	From	To
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Signature of Applicant _____

_____ Date

*****Disclosure and Authorization:*** In processing your application for employment Denver Water may obtain an investigative report from Intelligent Background Check (IBC). By your signature above, you authorize Denver Water and IBC to investigate any criminal, credit, motor vehicle, workers' compensation, education, reference and employment history. In connections with this investigation, you authorize all law enforcement agencies, schools, employers, credit bureaus, government or any other agency deemed necessary to release any information IBC may require in connection with this investigation. You also agree to hold harmless IBC and Denver Water and their respective agents from any and all liability or responsibility arising through the investigation of your background. This authorization in original or copy form shall be valid for this and any future investigation conducted by the Denver Water for so long as you are employed by Denver Water.

FOR OFFICIAL USE ONLY (INDICATE SERVICES TO BE PERFORMED)

FAX TO: (303) 403-0809

CONTACT: _____ FAX # _____ ACCT# _____

☐ COLORADO CRIMINAL CHECK

☐ OUT OF STATE CRIMINAL CHECK

☐ CREDIT REPORT

☐ IDENTITY CHECK (SSN VERIFICATION)

☐ WANTS AND WARRANTS

☐ MOTOR VEHICLE REPORTS (COLORADO)

☐ OTHER STATE MVR _____

☐ EDUCATION & CREDENTIAL VERIFICATION: (**REQUIRED:** NAME OF SCHOOL, CITY, STATE, AND YEARS ATTENDED)

NAME OF INSTITUTION: _____ CITY: _____ STATE: _____

YEARS ATTENDED: FROM _____ TO _____ DEGREE RECEIVED: _____

☐ WORKERS' COMPENSATION CLAIMS HISTORY: ☐ COLORADO

☐ OUT OF STATE (SEPARATE RELEASE REQUIRED)

*** ☐ EMPLOYMENT VERIFICATION

☐ REFERENCE VERIFICATION *** (APPLICATION REQUIRED)